Amendments to the Claims

The listing of claims will replace all prior versions, and listings of claims in the application.

1-10.   (Cancelled)

11.   (Currently Amended) A method, comprising:

receiving a first request, from a service device, for information ~~from a service device~~ regarding authentication of a user, wherein the first request is in response to a transaction at the service device;

determining an authentication level required for the transaction based on a parameter of the transaction;

performing authentication of the user <u>for the transaction</u> before completing the transaction when a first one of the authentication level is determined; and

<u>performing authentication of the user for the transaction after completing the transaction</u> ~~completing the transaction without authentication of the user~~ when a second one of the authentication level is determined.

12.   (Previously Presented)   The method of claim 22, wherein identification information of the user includes personal attributes of the user.

13.   (Previously Presented) The method of claim 22, further comprising receiving from the service device information regarding current services provided.

14.   (Cancelled)

15.   (Currently Amended) The method of claim 11, wherein the <u>determining further</u>

<u>comprises</u>:

           <u>comparing the parameter of the transaction with a parameter of a</u>

~~authentication level is selected based on a comparison between~~ past ~~service~~

~~provision history~~ <u>transaction</u> ~~and the information regarding the current services~~

~~provided~~.

16.   (Previously Presented) The method of claim 11, wherein the parameter is cost of

service, services provision area, service provision frequency, or total sum of

money for the services provided.

17.   (Currently Amended) A host computer, comprising:

           a receiver operable to receive a request for information from a service

device regarding authorization of a user, wherein the request is in response to a

transaction at the service device; and

           a determining device operable to determine an authentication level

required for the transaction based on a parameter of the transaction,

           wherein authentication of the user is performed <u>for the transaction</u> before

completing the transaction when a first one of the authentication level is

determined,

           <u>wherein authentication of the user is performed for the transaction after</u>

<u>completing the transaction when a second one of the authentication level is</u>

<u>determined</u>

~~wherein the transaction is completed without authentication of the user~~

~~when a second one of the authentication level is determined.~~

18.   (Currently Amended) A communications device, comprising:

a receiver operable to receive, from a host computer, a request for

information regarding authentication of a user at a service device, wherein the

request is in response to a transaction at the service device;

a storage device operable to store information regarding the authentication

of the user; and

a transmitter operable to transmit information regarding the authentication

of the user, stored in the storage device, to the host computer in response to

receiving the request for information regarding the authentication of the user;

wherein the communications device is a mobile communications device,

wherein the request for information is received before the transaction has

completed when a first one of an authentication level is used for the transaction,

wherein the request for information is received after the transaction has

completed when a second one of an authentication level is used for the

transaction[[,]]

~~wherein the transaction is completed without authentication of the user~~

~~when a second one of the authentication level is determined.~~

19.   (Previously Presented) The communications device of claim 18, wherein the

transmitter is further operable to selectively transmit, to the host computer,

information regarding the authentication of the user based on a type of authentication requested.

20.   (Currently Amended)   A ~~computer program product comprising a computer useable~~ tangible computer-readable medium ~~including~~ having control logic stored ~~therein~~ thereon, the control logic enabling a communications device, the control logic comprising:

     means for receiving, from a host computer, a request for information regarding authentication of a user at a service device, wherein the request is in response to a transaction at the service device;

     means for storing information regarding the authentication of the user; and

     means for transmitting information regarding the authentication of the user, stored in the storage device, to the host computer in response to receiving the request for information regarding the authentication of the user;

     wherein the communications device is a mobile communications device,

     wherein the request for information is received before the transaction has completed when a first one of an authentication level is used for the transaction,

     wherein the request for information is received after the transaction has completed when a second one of an authentication level is used for the transaction[[;]]

     ~~wherein the transaction is completed without authentication of the user when a second one of the authentication level is determined.~~

21.   (Currently Amended)   A computer-readable medium having stored thereon, ~~containing~~ computer-executable instructions that, if executed by a machine, cause the machine to perform ~~for controlling at least one processor of a host computer by~~ a method comprising:

receiving a request, from a service device, for information ~~from a service device~~ regarding authentication of a user, wherein the request is in response to a transaction at the service device;

determining an authentication level required for the transaction based on a parameter of the transaction;

performing authentication of the user for the transaction before completing the transaction when a first one of the authentication level is determined; and

performing authentication of the user for the transaction after completing the transaction when a second one of the authentication level is determined[[,]] ~~wherein the transaction is completed completing the transaction without authentication of the user when a second one of the authentication level is determined~~.

22.   (Currently Amended)   The method of claim 11, wherein the performing authentication [[step]] comprises:

transmitting to a mobile communications device a second request for user identification information in response to receiving the first request;

receiving the user identification information from the mobile

communications device;

comparing the user identification information and authentication

information to generate comparison results; and

using the comparison result <u>to authenticate</u> ~~for the authentication of~~ the

user~~, and when successful, completing the transaction~~.

23.   (Previously Presented) The host computer of claim 17, further comprising:

a transmitter operable to transmit a second request for user identification

information to a mobile communications device in response to receiving the first

request, wherein the receiver is further operable to receive, in response to the

second request, user identification information from the mobile communications

device; and

a comparing device operable to compare the user identification

information and authentication information to generate comparison results.

24.   (Previously Presented)   The host computer of claim 23, wherein the user

identification information includes personal attributes of the user.

25.   (Previously Presented) The host computer of claim 23, wherein the receiver is

further operable to receive from the service device information regarding current

services provided.

26.   (Previously Presented)   The host computer of claim 23, wherein the parameter is

cost of service, services provision area, service provision frequency, or total sum

of money for the services provided.

27.   (Currently Amended)   The host computer of claim 17, wherein the <u>determining</u>

<u>device is further operable to compare the parameter of the transaction with a</u>

<u>parameter of a</u> ~~authentication level is determined based on a comparison between~~

past <u>transaction</u> ~~service-provision history and the information regarding the~~

~~current services provided~~.